

## CLAIMS

### IN THE CLAIMS:

Please amend claims 1-8 and add claim 8-23, resulting in following set of claims pending in the Application:

1. (currently amended) A method of downloading a coupon for a product onto a smart card held by a user having access to a user computer that is in bi-directional communication with a global computer network and in communication with a smart card reader/writer, the method comprising the steps of:
  - (a) transmitting to the user computer by using an address associated with the user computer, via the global computer network, data referring to the product;
  - (b) subsequently receiving from the user computer, via the global computer network, data indicating that the user desires to receive a coupon for the product;
  - (c) responsive to the receiving step, transmitting to the user computer by using the address, via the global computer network, coupon data representative of the coupon; and
  - (d) writing the coupon data, transmitted in step (c), onto the smart card with the smart card reader/writer.

2. (currently amended) A method of downloading a coupon for a product onto a smart card held by a user having access to a user computer that is in bi-directional communication with a global computer network and in communication with a first smart card reader/writer, and redeeming the coupon at a store that has a cash register including a processor in communication with a second smart card reader/writer and in communication with a telecommunications link, the method comprising the steps of:
- (a) transmitting to the user computer by using an address associated with the user computer, via the global computer network, data referring to the product;
  - (b) subsequently receiving from the user computer, via the global computer network, data indicating that the user desires to receive a coupon for the product;
  - (c) responsive to the receiving step, transmitting to the user computer by using the address, via the global computer network, coupon data representative of the coupon;
  - (d) writing the coupon data , transmitted in step (c) , onto the smart card with the first smart card reader/writer;
  - (e) reading the coupon data with the second smart card reader/writer;
  - (f) determining if a list of products, being purchased by the user, includes data corresponding to the coupon data; and
  - (g) if the list of products includes data corresponding to the coupon data, then crediting the user with an amount indicated by the coupon data.

3. (currently amended) A method of downloading a coupon for a product onto a smart card held by a user having access to a user computer that is in bi-directional communication with a global computer network and in communication with a first smart card reader/writer, and presenting the coupon at a store that has a cash register including a processor in communication with a second smart card reader/writer and in communication with a telecommunications link, the method comprising the steps of:
- (a) transmitting to the user computer by using an address associated with the user computer, via the global computer network, data referring to the product;
  - (b) subsequently receiving from the user computer, via the global computer network, data indicating that the user desires to receive a coupon for the product;
  - (c) responsive to the receiving step, transmitting to the user computer by using the address, via the global computer network, coupon data representative of the coupon;
  - (d) writing the coupon data , transmitted in step (c) , onto the smart card with the first smart card reader/writer;
  - (e) reading the coupon data with the second smart card reader/writer;
  - (f) determining if a list of products, being purchased by the user, includes data corresponding to the coupon data; and

- (g) if the list of products includes data corresponding to the coupon data, then reporting the coupon to a coupon clearinghouse via a telecommunications link.
4. (currently amended) A method of administering an electronic coupon corresponding to coupon data stored on a smart card held by a user having access to a user computer that is in bi-directional communication with a global computer network and in communication with a user smart card reader/writer, the user seeking to redeem the coupon at a store that has a cash register including a processor in communication with a store smart card reader/writer and in communication with a telecommunications link, the method comprising the steps of:
- (a) transmitting to the user computer by using an address associated with the user computer, via the global computer network, data corresponding to a coupon for a product;
  - (b) subsequently receiving from the user computer, via the global computer network, data indicating that the user desires to receive the coupon;
  - (c) responsive to the receiving step, transmitting to the user computer by using the address, via the global computer network, data representative of the coupon that is capable of being written onto the smart card by the user smart card reader/writer;
  - (d) reading the coupon data , transmitted in step (c) , with the store smart card reader/writer;

- (e) determining if a list of products, being purchased by the user, includes data corresponding to the coupon data; and
  - (f) if the list of products includes data corresponding to the coupon data, then
    - (i) crediting the user with an amount indicated by the coupon data; and
    - (ii) reporting the coupon to a coupon clearinghouse via a telecommunications link.
5. (currently amended) A method of receiving and redeeming coupons, redeemable at a store, with a smart card with a computer in bi-directional communication with a global computer network and in communication with a smart card reader/writer and having a monitor, comprising the steps of:
- (a) viewing a plurality of available downloadable coupons, received in a packet having an address associated with the user computer in the global computer network, on the computer monitor;
  - (b) subsequently generating an input to the computer indicating a selection of a selected coupon from the plurality of available downloadable coupons, to cause the computer to send data, corresponding to the selected coupon, into the global computer network;
  - (c) subsequently receiving data corresponding to the selected coupon, the received data having been transmitted using the address through the global computer network after step (b), and causing the received data to be written to the smart card; and

- (d) presenting the smart card to a smart card reader/writer at the store while purchasing a product corresponding to the coupon,
  - (e) whereby the store applies a credit specified by the ~~coupon~~ data, written to the smart card in step (c), to a purchase price of the product.
6. (previously presented) An electronic coupon downloading apparatus, comprising:
- (a) a processor in bi-directional communication with a global computer network;
  - (b) a smart card reader/writer circuit, in communication with the processor, capable of writing data to a smart card; and
  - (c) program instructions a program that
    - receive receives a user selection,
    - send sends the received selection through the global computer network,
    - receive receives coupon data corresponding to the selection, the received coupon data having been transmitted through the global computer network after the program instructions send ~~program~~ sends the corresponding selection through the global computer network; and
    - cause causes the processor to write coupon data that is received via the global computer network onto a smart card via the smart card reader/writer circuit.

7. (previously presented) A system comprising:
- an electronic coupon downloading apparatus including:
- (a) a processor in bi-directional communication with a global computer network;
- (b) a first smart card reader/writer, in communication with the processor, capable of writing data to a smart card; and
- (c) user program instructions a program that
- receive receives a user selection, sends the received selection through the global computer network,
- receive receives coupon data corresponding to the selection, the received coupon data having been transmitted through the global computer network after the program instructions send
- program sends the corresponding selection through the global computer network; and
- cause causes the processor to write coupon data that is received via the global computer network onto a smart card via the first smart card reader/writer; and
- a checkout station, for reading the coupon data stored on the smart card held by a user, including:

- (a) a cash register;
- (b) a processor in communication with the cash register and with a telecommunications link;

- (c) a second smart card reader/writer in communication with the processor; and
- (d) retail program instructions that execute a program that executes the steps of:
- (i) reading coupon data on the smart card with the second smart card reader/writer;
  - (ii) determining if a list of products, being purchased by the user, includes data corresponding to the coupon data;
  - (iii) if the list of products includes data corresponding to the coupon data, then crediting the user with a refund of an amount indicated by the coupon data; and
  - (iv) reporting the coupon to a coupon clearinghouse via the telecommunications link.

Please add the following new claims:

Claim 8 (new): The method of claim 1 wherein the step of transmitting data referring to a product includes transmitting hypertext, and the step of receiving is performed after the user computer selects the hypertext by invoking a web browser for the World Wide Web.

Claim 9 (new): The method of claim 8 wherein the step of transmitting coupon data is performed after the user computer sends an email address.

Claim 10 (new): The method of claim 8 wherein the step of transmitting data referring to a product includes transmitting a Form, and the step of receiving is performed after the user computer invokes the Form.

Claim 11 (new): The method of claim 2 wherein the step of transmitting data referring to a product includes transmitting hypertext, and the step of receiving is performed after the user computer selects the hypertext by invoking a web browser for the World Wide Web.

Claim 12 (new): The method of claim 11 wherein the step of transmitting coupon data is performed after the user computer sends an email address.

Claim 13 (new): The method of claim 11 wherein the step of transmitting data referring to a product includes transmitting a Form, and the step of receiving is performed after the user computer invokes the Form.

Claim 14 (new): The method of claim 3 wherein the step of transmitting data referring to a product includes transmitting hypertext, and the step of receiving is performed after the user computer selects the hypertext by invoking a web browser for the World Wide Web.

Claim 15 (new): The method of claim 14 wherein the step of transmitting coupon

data is performed after the user computer sends an email address.

Claim 16 (new): The method of claim 14 wherein the step of transmitting data referring to a product includes transmitting a Form, and the step of receiving is performed after the user computer invokes the Form.

Claim 17 (new): The method of claim 4 wherein the step of transmitting data corresponding to a coupon includes transmitting hypertext, and the step of receiving is performed after the user computer selects the hypertext by invoking a web browser for the World Wide Web.

Claim 18 (new): The method of claim 17 wherein the step of transmitting data representative of the coupon data is performed after the user computer sends an email address.

Claim 19 (new): The method of claim 17 wherein the step of transmitting data corresponding to a coupon includes transmitting a Form, and the step of receiving is performed after the user computer invokes the Form.

Claim 20 (new): The method of claim 5 wherein the step of viewing includes viewing hypertext by invoking a web browser for the World Wide Web.

Claim 21 (new): The method of claim 20 wherein generating an input includes

invoking a Form, and entering an email address.

Claim 22 (new): The method of claim 6 wherein the program instructions include a web browser for the World Wide Web.

Claim 23 (new): The method of claim 7 wherein the user program instructions include a web browser for the World Wide Web.